The banks and all other telemarketers can go to hell. If I want goods and services, \*I\* will contact them, not the other way around. When these telemarketers start giving me their home phone numbers so I can call them at inopportune times, then maybe I'll consider letting them call me. Until that time, the states need to be able to create stricter laws. Since a majority of people in this state have signed up for the protection, it is obviously a popular issue. If the banks feel that it is unconstitutional, but the people overwhelmingly want it, than maybe the laws need to be changed to protect the people.